

In re:  
Anthony J. Costanzo  
Kimberly A. Katchen-Costanzo  
Debtors

Case No. 20-13982-amc  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0313-2  
Date Rcvd: Mar 07, 2022

User: admin  
Form ID: 167

Page 1 of 5  
Total Noticed: 96

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 09, 2022:

Recip ID	Recipient Name and Address
db/jdb	+ Anthony J. Costanzo, Kimberly A. Katchen-Costanzo, 532 S. Taney Street., Philadelphia, PA 19146-1045
cr	US Bank Trust National Association, Not In Its Ind, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14547559	+ BB&B/CBSD, PO Box 20363, Attn: Centralized Bankruptcy, Kansas City, MO 64195-0363
14547553	+ Bank Of America, 4909 Savarese Circle, FL1-908-01-50, Tampa, FL 33634-2413
14547554	+ Bank Of America, Attn: Bankruptcy, PO Box 982238, El Paso, TX 79998-2238
14553004	+ Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284
14547557	+ Barneys Ny, Po Box 326, Lyndhurst, NJ 07071-0326
14547558	+ Barry Rosen, Esq., 135 Raintree Crossing, Hatfield, PA 19440-3086
14547561	+ Bryant State Bank, Attn: Bankruptcy, PO Box 215, Bryant, SD 57221-0215
14547565	+ Carrie A. Gerding, Esq., 120 Corporate Blvd, Norfolk, VA 23502-4952
14547570	+ Citibank, Citicorp/Centralized Bankruptcy, PO Box 790334, St Louis, MO 63179-0334
14547579	+ Equifax, P.O. Box 740241, Atlanta, GA 30374-0241
14547580	+ Experian, Profile Maintenance, P.O. Box 9558, Allen, Texas 75013-9558
14547581	+ Fay Servicing Llc, Attn: Bankruptcy Dept, PO Box 809441, Chicago, IL 60680-9441
14550438	+ Fay Servicing, LLC, CO Joshua I. Goldman, Esq., Padgett Law Group, 6267 Old Water Oak Rd., Ste. 203, Tallahassee, FL 32312-3858
14547587	+ Household Finance Co/OneMain Financial, Attn: Bankruptcy, PO Box 3251, Evansville, IN 47731-3251
14547591	+ LVNV Funding LLC, 6801 S. Cimarron Road, Suite 424-J, Las Vegas, NV 89113-2273
14547594	+ Michael Dougherty, Esq., 170 S, Independence Mall West, Suite 874 West, Philadelphia, PA 19106-3323
14547595	+ Michael Ratchford, Esquire, 54 GLENMAURA NATIONAL BLVD, Suite 104, Moosic, PA 18507-2161
14548392	+ Midland Funding,LLC assignee of Citibank, Law Offices of Hayt, Hayt & Landau, LLC, 123 South Broad Street- Suite 1660, Philadelphia, PA 19109-1003
14547599	PA Dept. of Revenue, Bankruptcy Division, Bureau of Compliance, P.O. Box 280946, Harrisburg, PA 17120-0946
14547601	+ PGW, Legal Dept. 4th Floor, 800 W. Montgomery Avenue, Philadelphia, PA 19122-2806
14547602	+ Phelan, Halinan, Diamond & Jones, Suite 1400, 1617 JFK Boulevard, Philadelphia, PA 19103-1814
14547604	+ Philadelphia Traffic Court, Hon. Gary Glazer, 800 Spring Garden Street, Philadelphia, PA 19123-2616
14553225	+ US Bank National Association, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14664536	US Bank Trust National Association,, Fay Servicing, LLC, PO Box 814609, Dallas, TX 75381-4609
14625899	+ US Bank Trust National Association, Not In Its Ind, C/O Rebecca Solarz, Esq., KML Law Group, 701 Market Street Suite 5000, Philadelphia PA 19106-1541
14547613	+ Unifund Ccr Llc, Attn: Bankruptcy Department, 10625 Techwood Cir., Cincinnati, OH 45242-2846
14547614	+ Wells Fargo Bank, MAC F823F-02F, PO Box 10438, Des Moines, IA 50306-0438
14547615	+ Wells Fargo Bank NA, Attn: Bankruptcy, 1 Home Campus MAC X2303-01A, Des Moines, IA 50328-0001

TOTAL: 30

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14565082	Email/Text: bnc@atlasacq.com	Mar 07 2022 23:26:00	Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14559490	Email/Text: bnc@atlasacq.com	Mar 07 2022 23:26:00	Atlas Acquisitions LLC, Attn: Avi Schild, 492C

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			Cedar Lane, Ste 442, Teaneck, NJ 07666
14549247	Email/PDF: bncnotices@becket-lee.com	Mar 07 2022 23:37:51	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14547549	+ Email/PDF: bncnotices@becket-lee.com	Mar 07 2022 23:37:51	Amex, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14547550	+ Email/PDF: bncnotices@becket-lee.com	Mar 07 2022 23:37:59	Amex/Bankruptcy, Correspondence/Bankruptcy, PO Box 981540, El Paso, TX 79998-1540
14547552	+ Email/Text: bnc-applied@quantum3group.com	Mar 07 2022 23:27:00	Applied Bnk, 4700 Exchange Court, Boca Raton, FL 33431-4450
14547551	+ Email/Text: bnc-applied@quantum3group.com	Mar 07 2022 23:27:00	Applied Bnk, Attn: Bankruptcy, PO Box 17125, Wilmington, DE 19850-7125
14547555	+ Email/Text: BarclaysBankDelaware@tsico.com	Mar 07 2022 23:27:00	Barclays Bank Delaware, Attn: Correspondence, PO Box 8801, Wilmington, DE 19899-8801
14548663	Email/Text: BarclaysBankDelaware@tsico.com	Mar 07 2022 23:27:00	Barclays Bank Delaware, 125 E. West St., Wilm., DE 19801
14547560	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 07 2022 23:37:51	Brksb/cbna, Po Box 6497, Sioux Falls, SD 57117-6497
14565635	Email/PDF: resurgentbknofications@resurgent.com	Mar 07 2022 23:37:51	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14570091	Email/Text: megan.harper@phila.gov	Mar 07 2022 23:27:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14547572	Email/Text: megan.harper@phila.gov	Mar 07 2022 23:27:00	City Of Philadelphia, Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd, Room 580, Philadelphia, PA 19102
14548666	Email/Text: megan.harper@phila.gov	Mar 07 2022 23:27:00	City of Phila., Bky Unit, 1515 Arch St., 15th fl., Phila., PA 19102
14548665	Email/Text: megan.harper@phila.gov	Mar 07 2022 23:27:00	City of Phila., Major Tax Unit/Bankruptcy Dept., 1401 JFK Blvd., Rm. 580, Phila., PA 19102
14547573	Email/Text: megan.harper@phila.gov	Mar 07 2022 23:27:00	City of Philadelphia, Bankruptcy Unit, 15th Floor, 1515 Arch Street, Philadelphia, PA 19102
14584941	Email/Text: megan.harper@phila.gov	Mar 07 2022 23:27:00	City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14547562	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 07 2022 23:37:51	Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14547563	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 07 2022 23:37:51	Capital One / Saks F, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14547564	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Mar 07 2022 23:37:55	Capital One/Neiman Marcus/Bergdorf Goodm, Attn: Bankruptcy Dept, PO Box 30285, Salt Lake City, UT 84130-0285
14547567	+ Email/Text: ecf@ccpclaw.com	Mar 07 2022 23:26:00	Cibik & Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14547569	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 07 2022 23:37:56	Citibank, Attn: Recovery/Centralized Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
14547571	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 07 2022 23:37:51	Citibank/Sunoco, Attn: Bankruptcy, PO Box 790034, St Louis, MO 63179-0034
14547574	+ Email/Text: bankruptcy@philapark.org	Mar 07 2022 23:27:00	City of Philadelphia, Parking Violations Branch, PO Box 41819, Philadelphia, PA 19101-1819
14547575	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 07 2022 23:27:00	Comenitycb/Barneys, Attn: Bankruptcy Dept, PO Box 182125, Columbus, OH 43218-2125

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14547576	Email/Text: mrdiscen@discover.com	Mar 07 2022 23:26:00	Discover Bank, 6500 New Albany Road, New Albany, OH 43054
14547577	Email/Text: mrdiscen@discover.com	Mar 07 2022 23:26:00	Discover Financial, Attn: Bankruptcy Department, PO Box 15316, Wilmington, DE 19850
14548668	Email/Text: mrdiscen@discover.com	Mar 07 2022 23:26:00	Discover Financial, Attn: Bky Dept., PO Box 15316, Wilm., DE 19850
14547578	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 07 2022 23:38:00	Dsnb Bloomingdales, Attn: Recovery 'Bk', PO Box 9111, Mason, OH 45040
14557047	Email/Text: bnc-quantum@quantum3group.com	Mar 07 2022 23:27:00	Department Stores National Bank, c/o Quantum3 Group LLC, PO Box 657, Kirkland, WA 98083-0657
14553758	Email/Text: mrdiscen@discover.com	Mar 07 2022 23:26:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
14547582	Email/Text: BNSFN@capitalsvcs.com	Mar 07 2022 23:27:00	First Nataional Bank/Legacy, Attn: Bankruptcy, PO Box 5097, Sioux Falls, SD 57117
14547584	Email/Text: BNBLAZE@capitalsvcs.com	Mar 07 2022 23:27:00	First Savings Bank/Blaze, Attn: Bankruptcy, PO Box 5096, Sioux Falls, SD 57117
14548670	Email/Text: BNBLAZE@capitalsvcs.com	Mar 07 2022 23:27:00	First Savings Bank/Blaze, Attn: Bky, PO Box 5096, Sioux Falls, SD 57117
14547583	+ Email/PDF: ais.fpc.ebn@aisinfo.com	Mar 07 2022 23:37:59	First PREMIER Bank, Attn: Bankruptcy, PO Box 5524, Sioux Falls, SD 57117-5524
14547585	+ Email/Text: GenesisFS@ebn.phinsolutions.com	Mar 07 2022 23:27:00	Genesis Bc/Celtic Bank, Attn: Bankruptcy, PO Box 4477, Beaverton, OR 97076-4401
14547586	+ Email/Text: paparalegals@pandf.us	Mar 07 2022 23:27:00	Gregg Morris, Esquire, 213 E. Main Street, Carnegie, PA 15106-2701
14547588	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 07 2022 23:27:00	I.R.S., P.O. Box 7346, Philadelphia, PA 19101-7346
14561504	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 07 2022 23:27:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud Mn 56302-9617
14547566	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 07 2022 23:37:51	Chase Card Services, Attn: Bankruptcy, PO Box 15298, Wilmington, DE 19850
14548664	Email/PDF: ais.chase.ebn@aisinfo.com	Mar 07 2022 23:37:59	Chase Card Svcs, Attn: Bankruptcy, PO Box 15298, Wilm., DE 19850
14547589	Email/Text: JCAP_BNC_Notices@jcap.com	Mar 07 2022 23:27:00	Jefferson Capital Systems, LLC, PO Box 1999, Saint Cloud, MN 56302
14547590	+ Email/Text: PBNCNotifications@peritussservices.com	Mar 07 2022 23:26:00	Kohls/Capital One, Attn: Bankruptcy, PO Box 30285, Salt Lake City, UT 84130-0285
14549028	Email/PDF: resurgentbknotifications@resurgent.com	Mar 07 2022 23:37:51	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14547592	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 07 2022 23:37:51	LVNV Funding/Resurgent Capital, Attn: Bankruptcy, PO Box 10497, Greenville, SC 29603-0497
14552380	Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 07 2022 23:37:56	MERRICK BANK, Resurgent Capital Services, PO Box 10368, Greenville, SC 29603-0368
14547593	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Mar 07 2022 23:37:59	Merrick Bank/CardWorks, Attn: Bankruptcy, PO Box 9201, Old Bethpage, NY 11804-9001
14549506	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 07 2022 23:27:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
14547596	+ Email/Text: bankruptcydpt@mcmcg.com	Mar 07 2022 23:27:00	Midland Funding, 2365 Northside Dr Ste 300, San Diego, CA 92108-2709
14550709	+ Email/Text: bankruptcydpt@mcmcg.com		

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		Mar 07 2022 23:27:00	Midland Funding LLC, PO Box 2011, Warren, MI 48090-2011
14547598	+ Email/PDF: cbp@onemainfinancial.com	Mar 07 2022 23:37:59	OneMain Financial, Attn: Bankruptcy, 601 NW 2nd St #300, Evansville, IN 47708-1013
14547605	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 07 2022 23:37:55	Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
14548671	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 07 2022 23:37:55	Portfolio Recovery, Attn: Bky., 120 Corporate Blvd., Norfolk, VA 23502
14547606	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 07 2022 23:37:51	Portfolio Recovery Associates, LLC, 140 Corporate Blvd., Norfolk, VA 23502
14566876	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 07 2022 23:37:59	Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
14547597	Email/Text: signed.order@pfwattorneys.com	Mar 07 2022 23:26:00	Midland Funding, LLC, 7 Entin Road, Parsippany, NJ 07054
14547600	Email/Text: bankruptcygroup@peco-energy.com	Mar 07 2022 23:27:00	Peco Energy, 2301 Market Street # N 3-1, Legal Department, Philadelphia PA 19103-1338
14547603	+ Email/Text: bankruptcy@philapark.org	Mar 07 2022 23:27:00	Philadelphia Parking Authority, Bankruptcy Department, 701 Market Street, Philadelphia, PA 19106-2895
14548672	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 07 2022 23:37:55	Portfolio Recovery Assocs LLC, 140 Corporate Rd., Norfolk, VA 23502-4952
14547607	+ Email/PDF: resurgentbknotifications@resurgent.com	Mar 07 2022 23:37:51	Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14547608	+ Email/PDF: gecsed@recoverycorp.com	Mar 07 2022 23:37:51	Syncb/ Care Credit, Attn: Bankruptcy, PO Box 965060, Orlando, FL 32896-5060
14547609	+ Email/PDF: gecsed@recoverycorp.com	Mar 07 2022 23:37:51	Synchrony Bank/CareCredit, Attn: Bankruptcy, PO Box 960061, Orlando, FL 32896-0061
14547612	Email/Text: DASPUBREC@transunion.com	Mar 07 2022 23:26:00	Trans Union Corporation, Public Records Department, 555 West Adams Street, Chicago, IL 60661
14547610	+ Email/PDF: tbiedi@PRAGroup.com	Mar 07 2022 23:37:59	The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
14547611	+ Email/Text: bknotices@totalcardinc.com	Mar 07 2022 23:27:00	Total Visa/Bank of Missouri, Attn: Bankruptcy, PO Box 85710, Sioux Falls, SD 57118-5710
14547556	Email/Text: BarclaysBankDelaware@tsico.com	Mar 07 2022 23:27:00	barclays bank delaware, 125 e. west street, wilmingtone de 19801

TOTAL: 66

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	ATLAS ACQUISITIONS LCC, 492C CEDAR LANE SUITE 442, TEANECK NJ 07666-1713, address filed with court:, Atlas Acquisitions LLC, 492C Cedar Lane, Ste 442, Teaneck, NJ 07666
14549248	*	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14547568	*+	Cibik and Cataldo, P.C., 1500 Walnut Street, Suite 900, Philadelphia, PA 19102-3518
14548667	*P++	DISCOVER FINANCIAL SERVICES LLC, PO BOX 3025, NEW ALBANY OH 43054-3025, address filed with court:, Discover Bank, 6500 New Albany Rd., New Albany, OH 43054
14548391	*+	Midland Funding, LLC, 2365 Northside Drive, Suite 300, San Diego, CA 92108-2709
14548393	##+	ROBERT BAROSKA, Law Offices of Hayt, Hayt & Landau, LLC, 123 South Broad Street - Suite 1660, Philadelphia, PA 19109-1003

TOTAL: 0 Undeliverable, 5 Duplicate, 1 Out of date forwarding address

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## NOTICE CERTIFICATION

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Mar 09, 2022

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

**The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 7, 2022 at the address(es) listed below:**

Name	Email Address
JOSHUA I. GOLDMAN	on behalf of Creditor FAY SERVICING LLC Josh.Goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
JOSHUA I. GOLDMAN	on behalf of Creditor U.S. Bank National Association not individually but solely as Trustee for BlueWater Investment Trust 2017-1 Josh.Goldman@padgettlawgroup.com, angelica.reyes@padgettlawgroup.com
MICHAEL A. CIBIK	on behalf of Joint Debtor Kimberly A. Katchen-Costanzo mail@cibiklaw.com
MICHAEL A. CIBIK	on behalf of Debtor Anthony J. Costanzo mail@cibiklaw.com
MICHAEL I. ASSAD	on behalf of Joint Debtor Kimberly A. Katchen-Costanzo mail@cibiklaw.com
MICHAEL I. ASSAD	on behalf of Debtor Anthony J. Costanzo mail@cibiklaw.com
REBECCA ANN SOLARZ	on behalf of Creditor US Bank Trust National Association Not In Its Individual Capacity But Solely As Owner Trustee For VRMTG Asset Trust bkgroup@kmlawgroup.com, rsolarz@kmlawgroup.com
SCOTT F. WATERMAN (Chapter 13)	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 9

***UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF PENNSYLVANIA***

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In Re: Anthony J. Costanzo and  
Kimberly A. Katchen–Costanzo  
Debtor(s)

Case No: 20–13982–amc  
Chapter: 13

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**NOTICE OF HEARING**

To the debtor, the debtor's counsel, and any party in interest:

NOTICE is hereby given that a hearing will be held before the Honorable  
Ashely M. Chan , United States Bankruptcy Judge to consider:

\*\*\*RESCHEDULING NOTICE; HEARING TIME ONLY\*\*\*  
Motion to Modify Plan Filed by Anthony J. Costanzo, Kimberly  
A. Katchen–Costanzo Represented by MICHAEL I. ASSAD  
(Counsel).

on: 4/6/22

at: 10:00 AM

in: HRG will be held via Telephone Hearing, For  
connection dial in information see, Standing Order  
M–20–3003

Date: 3/7/22

For The Court

Timothy B. McGrath  
Clerk of Court